

### **REMARKS**

Reconsideration and allowance of the subject application in view of the foregoing amendments and the following remarks is respectfully requested.

Claims 1-12 are pending in this application. By this Amendment, claims 1, 2, 7-10, and 12 are amended to at least correct minor grammatical errors and to conform the claims according to commonly accepted US patent practice.

In response to the rejection of claims 1-12 under 35 U.S.C. §102(b) over *Forrest* (US 20040124966), the claims are amended and believed to be patentable for the reasons discussed below.

As amended, claim 1 recites wherein the mobile terminal includes:

a certificate issuance processing module configured to generate a private and public key pair to allow the certificate providing means to issue the certificate;  
and

a security service module for providing security service for issuance of the certificate and processing of the electronic signature data. (Emphasis added).

A rejection based on 35 U.S.C. §102 requires every element of the claim to be included in the reference, either directly or inherently. Applicants respectfully submit that *Forrest* fails to disclose at least the above recited elements of amended claim 1.

More specifically, Applicants' claim 1 recites wherein the mobile terminal generates the public and private key pair, and issues the certificate.

*Forrest*, on the other hand, appears to only disclose, in the last half of paragraph [0041], wherein when secure module 20 wishes to communicate with ATM 12, secure module 20 sends a certificate that was pre-loaded in module 20. Indeed, *Forrest* is differentiated from Applicants system in that *Forrest* specifically states in paragraph [0041] that "certificates are not created in either of the ATM or secure module 20". This means that private keys do not have to be stored in

either of the ATM 12 or the module 20,” (Emphasis added). Applicants respectfully submit that nowhere does *Forrest* disclose, teach or suggest a mobile terminal having a module that generates public and private keys, or issues certificates.

Accordingly, because *Forrest* does not disclose, teach or suggest each and every feature recited in amended claim 1, Applicants recited system is distinguished over *Forrest* and therefore, independent claim 1 is patentable over *Forrest*.

Amended independent claim 7 recites a method based upon the system of claim 1 and is likewise patentable over *Forrest*.

Claims 2-6 and 8-12 depend variously from independent claims 1 and 7 and are likewise patentable over *Forrest* at least for their dependence on an allowable base claim, as well as for additional features they recite. Withdrawal of the rejection over *Forrest* is respectfully requested.

**Conclusion**

All objections and rejections having been addressed, it is respectfully submitted that the present application should be in condition for allowance and a Notice to that effect is earnestly solicited. Early issuance of a Notice of Allowance is courteously solicited.

The Examiner is invited to telephone the undersigned, Applicants' attorney of record, to facilitate advancement of the present application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 07-1337 and please credit any excess fees to such deposit account.

Respectfully submitted,  
LOWE HAUPTMAN HAM & BERNER, LLP

/Yoon S Ham/  
Yoon S. Ham  
Registration No. 45,307

Customer Number: 22429  
1700 Diagonal Road, Suite 300  
Alexandria, Virginia 22314  
(703) 684-1111  
(703) 518-5499 Facsimile  
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YSH/ERM